IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of	
ONG) Art Unit: 3692
Application No. 10/506,739) Examiner: Robinson, Kito R.
Filed: April 14, 2005) Confirmation No. 5266
FOR: ELECTRONIC TRANSFER SYSTEM)

RESPONSE TO OFFICE ACTION

MAIL STOP AMENDMENT Commissioner for Patents P. O. Box 1450 Alexandria, VA 22313-1450 BALLARD SPAHR LLP Customer Number 23859

September 17, 2010

Sir:

In response to the Official Action dated May 19, 2010, Applicants respond as follows:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

1

Remarks begin on page 16 of this paper.

1101778